

EMPLOYEES NOT ACTIVELY AT WORK ON THE GROUP EFFECTIVE DATE

FREQUENTLY ASKED QUESTIONS

LIFE BENEFITS

WHAT IS THE EMPLOYEE EFFECTIVE DATE OF COVERAGE?

If an insured employee is absent from work due to injury or sickness on the last day of work prior to the effective date, the effective date of coverage will be delayed until 12:01 a.m. on the day coinciding with or the next day following his or her return to Active Work with the group for a period of one day.

ARE THERE ANY EXCEPTIONS TO THE ACTIVELY AT WORK PROVISION?

Actively at Work requirements will be waived, provided premiums are paid when due, for employees who:

- Are covered with the terminating carrier on the day immediately preceding our policy effective date; and
- Were on lay-off, non-medical leave of absence, or sabbatical leave and were being provided an extension of benefits with the terminating carrier

Coverage under the Dearborn National policy will continue for the balance of the time provided for under the terminating carrier's policy, not to exceed 12 months.

Any disabled employee who was insured for coverage with the terminating carrier but not Actively at Work on the day immediately preceding our policy effective date may be covered, subject to premium payment. However, it is recommended that these employees file for Waiver of Premium with the terminating carrier. Totally disabled employees who have not been approved or who have not filed for Waiver of Premium with the terminating carrier will be covered until the earliest of:

- The date the employee returns to Active Work
- The last day of the 12th month following the Dearborn National policy's effective date
- The last day the employee would have been covered under the terminating policy had it not terminated
- The date the employee is approved for Waiver of Premium with the terminating policy
- The date the Dearborn National policy terminates

If the employee has not returned to work before the end of the extension time frame, the coverage under the Group Policy will terminate. The employee would have to convert to an Individual policy if he or she would like to continue the coverage.

WHAT IS THE DEPENDENT EFFECTIVE DATE OF COVERAGE?

If the insured meets the effective date requirements, then the dependents are eligible for coverage unless confined to a hospital. If a dependent is hospitalized, then the dependent coverage will become effective on the date the eligible dependent is no longer confined to a hospital.